



# Your Family

They Mean the World to You



You love spending time with your family and cherish the close relationships you share. You know they would do anything for you...including stepping in to help if you had trouble with life's everyday activities. But taking on the role of caregiver isn't as easy as it might seem. After all, your spouse may be working or may not be physically able to take care of you. And your kids have busy lives, complete with family and work obligations of their own. Besides, the last thing you want is to rely on your family for help.

*Right?*

## When You Need a Caregiver

As people age, it's not uncommon to need help with activities like shopping, meal preparation, housework and laundry. Some people need help managing money or taking medications properly. Others need help with personal services, like bathing, dressing or using the bathroom. Have you thought about who might be able to help you? You know your family cares about you...but do you want them to have to care *for* you?

There are a variety of professional services available to provide the help you may need someday. Many are available so you don't even have to leave your home. But it can be costly. Based on national average costs,

you might expect to pay \$154 per day for a home health aide. That could add up to nearly \$37,000 per year.\*

The cost of long-term care services differs greatly depending on where you live. Your Mutual of Omaha insurance agent/producer can show you the average costs in your area.

## Reality Check

If you need help someday:

- Will you be able to stay in your home?
- Do family members live close enough to stop in frequently?
- Would you be able to move in with one of your children?
- Do you have funds available to hire professional home care services?

## Keeping Connections Strong

A long-term care insurance policy may help your family connections remain strong. It provides benefits for covered long-term care services. And that means you'll be able to supplement the help you receive from family members with professional caregiving services.

*Connecting You  
to What  
Matters Most*

**[Agent/Producer name]**

[Agent/Producer phone number]

[Agent/Producer email address]

[Agent/Producer license number]

\*Source: Mutual of Omaha's Cost-of-Care Survey conducted by Univita, 2012

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company. Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-775-6000. Policy form: ICC13-LTC13. This policy has exclusions, limitations, reductions and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, call your agent/producer or write to the company.

**This is a solicitation of insurance.** An insurance agent/producer may contact you by telephone to provide additional information.